STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

TECHNICAL ASSISTANCE ADVISORY T 02-01

TO: Authorized Property/Casualty Insurers

ATTENTION: State Filings Manager

SUBJECT: PROPERTY CASUALTY RATE, RULE AND FORM FILINGS

DATE: February 1, 2002

The Office of the Insurance Commissioner (OIC) is committed to reducing the time necessary to approve filings while maintaining the regulatory review standards necessary for consumer protection. The OIC has instituted new procedures and reallocated resources to help accomplish this reduction. Our effort will not be successful without the active participation of the filers. We ask that filers make increased efforts to respond in a timely manner to OIC correspondence.

In 1997, the OIC issued Technical Assistance Advisory T 97-3 to explain the operation of the new use-and-file filing laws for commercial lines. T 97-3 established 90 days as the normal time for companies to respond to an OIC disapproval of personal and commercial line filings. Effective immediately, the time allowed companies to respond to our disapproval is reduced to 60 days, unless another time is specified in the disapproval letter. If a rate or rule filing or a form is disapproved, the new OIC procedure is to give 60 days' notification. This means that the commercial lines filing or form is considered disapproved 60 days from the date of the letter (personal lines filings are subject to prior approval). If no reply is received within 60 days, the personal or commercial lines filing will be closed. After a filing is closed, any further consideration of the disapproved rate or rule filing or form(s) will require the submission of a new filing.

All other aspects of Technical Assistance Advisory T 97-3 remain applicable. T 97-3 is accessible on our webpage at: http://www.insurance.wa.gov/oicactions/ta/t97-3.html

For specific questions concerning the submission of rate filings, contact Lee Barclay at (360) 586-3685 or LeeB@oic.wa.gov; for questions concerning form filings, contact Terence Nordahl at (360) 586-2371 or TerryN@oic.wa.gov. General questions or filing status questions should be directed to our Insurance Technician at (360) 664-3789 or PCHelpDesk@oic.wa.gov. Filing forms and procedures can be found on our webpage at: http://www.insurance.wa.gov/p&c/guidelines.htm